

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/22/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Brad Carter
1825 W. 187th Street
Homewood, IL 60430

Case Number: 15-14354
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2481

Attorney for Debtor(s) (name and address):

Nathan C Volheim
Sulaiman Law Group, LTD
900 Jorie Blvd
Suite 150
Oak Brook, IL 60523
Telephone number: 630-575-8181

Bankruptcy Trustee (name and address):

David P Leibowitz ESQ
Leibowitz Law Center
420 Clayton Street
Waukegan, IL 60085-4232
Telephone number: 847-249-9100

Meeting of Creditors:

Date: **June 11, 2015**

Time: **12:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/10/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: April 23, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Stephen Brad Carter
 Debtor

Case No. 15-14354-TAB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cshabez
Form ID: b9aPage 1 of 2
Total Noticed: 31

Date Rcvd: Apr 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2015.

db
 23205369 +Stephen Brad Carter, 1825 W. 187th Street, Homewood, IL 60430-3724
 23205370 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,
 Saint Louis, MO 63179-0034
 23205371 +Cook County Assessor's Office, 118 N. Clark Street, Chicago, IL 60602-1304
 23205372 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23205373 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23205374 +First Midwest Bank, 3800 Rock Creek Boulevard, Joliet, IL 60431-7939
 23205377 +Illinois Collection Service, Illinois Collection Service, Po Box 1010,
 Tinley Park, IL 60477-9110
 23205379 +Kankakee Valley REMC, 8642 W US Highway 30, Wanatah, IN 46390-9715
 23205380 +LaPorte County Treasurer's Office, 555 Michigan Avenue, Suite 102, La Porte, IN 46350-3491
 23205382 +Municipal Trust c/o Steven Plato Troy, 116 N Chicago Street, Suite 202,
 Joliet, IL 60432-4207
 23205383 +Orange Lake Country, Attn: Bankruptcy, 8505 W Irlo Bronson Memorial Highway,
 Kissimmee, FL 34747-8201
 23205384 +Orland Fire Protection District, 9788 W. 151st Street, Orland Park, IL 60462-3110
 23205385 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
 23205386 +Statewide Credit Association, Po Box 20508, Indianapolis, IN 46220-0508
 23205387 +Tom C. Edwards, 19630 Governors Highway, Flossmoor, IL 60422-2078
 23205388 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 23205390 +Victoria Carter, P.O. Box 1041, Peotone, IL 60468-1041
 23205389 +Victoria Carter, 341 Hans Brinker Road, Peotone, IL 60468-9144
 23205391 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701)
 23205392 +Will County Clerk, 302 N. Chicago Street, Joliet, IL 60432-4078
 23205393 +William Smith, 8102 W 119th Street, Suite 150, Palos Park, IL 60464-3081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: courtinfo@sulaimanlaw.com Apr 24 2015 01:40:28 Nathan C Volheim,
 Sulaiman Law Group, LTD, 900 Jorie Blvd, Suite 150, Oak Brook, IL 60523

tr +EDI: FDPLEIBOWITZ.COM Apr 24 2015 01:08:00 David P Leibowitz, ESQ, Leibowitz Law Center,
 420 Clayton Street, Waukegan, IL 60085-4216
 23205365 +E-mail/Text: mslapa@acmecontinentalcu.com Apr 24 2015 01:41:58
 ACME Continental Credit Union, 13601 S Perry Avenue, Riverdale, IL 60827-1655
 23205367 +EDI: STFC.COM Apr 24 2015 01:08:00 Cach LLC, Attention: Bankruptcy,
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 23205368 +EDI: CHASE.COM Apr 24 2015 01:08:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 23205375 +EDI: RMSC.COM Apr 24 2015 01:08:00 GE Capital Retail Bank, Gecrb/Sams Club,
 Po Box 103104, Roswell, GA 30076-9104
 23205376 +EDI: RMSC.COM Apr 24 2015 01:08:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
 Fifth Floor, Stamford, CT 06905-5125
 23205378 EDI: IRS.COM Apr 24 2015 01:08:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 23205381 +EDI: MID8.COM Apr 24 2015 01:08:00 Midland Funding, 8875 Aero Drive Suite 200,
 San Diego, CA 92123-2255

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23205366 Assessment

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: cshabez
Form ID: b9a

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Total Noticed: 31

Date Rcvd: Apr 23, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2015 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,
il64@ecfcbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
Nathan C Volheim on behalf of Debtor Stephen Brad Carter courtinfo@sulaimanlaw.com,
nvolheim@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkyccourtinfo@gmail.com;ECFNotice@sulaimanlaw.com
;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3